

Builders and Manufacturers

It needs neither a very close observer nor an optimistic prophet to see that Amarillo is on the verge of a period of building activity that will attract the attention of the entire state and attract many out-of-state investors to the pioneer city of the Panhandle.

It is known that every city passes through three stages of development.

First, the stage when the town of the future is built, the future is not yet known, and the future is not yet known.

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Agriculture the Basis for City Growth.

(By Porter A. Whaley, Secretary Board of City Development.)

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Banks and Banking Facilities.

Amarillo has three National banks, a Bank and Trust Company, and a State Guaranty Fund Bank. The combined capital of these banks is \$425,000 with combined surplus and undivided profits of nearly \$1,000,000.

It would be difficult to find a better barometer of the city's growth and financial importance than the following table of comparative increases in the combined deposits of Amarillo's banks:

Total bank deposits, year 1900 \$ 100,000
Total bank deposits, year 1905 150,000
Total bank deposits, year 1910 250,000

The total deposits in the banks of the city during the present year have reached \$1,000,000, as shown by the last published reports of the banks.

There will be heavier deposits in the future, inasmuch as Amarillo is the financial center of the Panhandle and Panhandle banks are placed and maintaining larger balances which bespeak the increasing general prosperity of the Panhandle country.

The Amarillo National Bank. The Amarillo National, the second oldest bank in the city, is one of the most important financial institutions of Texas, when considered in connection with commerce and industry.

It is a leading support and sponsor in the Panhandle section, and the ability and wisdom of its management is shown by its long continued success.

It was established twenty-three years ago and is a growing, conservatively managed institution. The officers and directors of the bank are all well known public spirit citizens and experienced business men.

The Amarillo National Bank does business with a capital stock of \$100,000 and has surplus and profits of \$100,000. Its circulation is \$100,000 and its deposits are \$100,000.

It is a United States repository. The Amarillo National has successfully withstood all the depressions and panics of the past twenty-three years.

It has regularly declared dividends and stands high in monetary circles. It occupies its own building and has the largest deposit vaults in the city.

It offers a general banking business and offers the most accommodating facilities in its patrons and the business community in general.

In its interior furnishings and appointments it is one of the handsomest places in the city.

Its furnishings are polished and elegant, affording every desirable convenience for business. The most courteous attention is given all persons having transactions with the officers of this bank.

Mr. H. T. Ware, the president, has been associated with this bank for more than twenty years.

He operates three cattle ranches in the state and is head of the well known firm of the Ware cattle company which handles in the neighborhood of Texas cattle annually.

After several years are made they are seasoned at a temperature of 75 degrees for a year before used.

Preserving the Texas, Louisiana and Arkansas mills. They handle these products and all food stuffs in unlimited amounts and have connections with the western trade in general.

They are leaders of the kind in the Panhandle. From this city and the several mills in the different states they fill orders and ship all over the country west of the Mississippi river.

The National Bank of Commerce. In consonance with its name, the National Bank of Commerce at Amarillo is a bulwark of the commerce and industry of the city and all the Panhandle country.

The individuals of its management are among the leading promoters and active participants in the development of all material interests of the city and section.

Meanwhile they have provided the most excellent banking facilities in all classes of the people for the past fifteen years and continuously extended aid to worthy causes and granted to business men and sound business enterprise the most liberal accommodation consistent with safe business principles.

It conducts all details of a regular commercial banking business. Its official organization comprises S. F. Sullivanberger, president; M. C. Nobles, vice president; B. C. D. Hyman, cashier; and C. P. Elliott, assistant cashier.

The directors are: J. L. Smith, H. C. Harding, C. H. Reeder, M. C. Nobles, B. C. D. Hyman, S. F. Sullivanberger, and C. P. Elliott. The officers and directors are all largely interested in realty, ranch lands and local business enterprises.

The called statement for September 3, 1915, shows a good business and an absolutely sound condition. The capital stock of the National Bank of Commerce is \$75,000.

Its surplus and profits are \$88,478.68; its circulation \$75,000; its deposits in September 2, \$249,526.61; its resources were \$274,526.61 and its loans \$299,271.64.

The correspondents of this bank are: The First National, Ft. Worth; First National Bank, Kansas City; and the Market National Bank of New York City.

Mr. McManis, American National Bank, St. Louis, Mo. The company occupy their own building at No. 260 Polk street, and it is an admirable feature highly creditable to the city.

The interior of the building is elegantly and modern in style appropriately designed for the greatest facility in all branches of the banking business and beautifully fitted in marble.

This bank has the entire confidence and unfailing patronage of the people, by whom also, the able men at the head of its affairs are universally honored and esteemed.

Amarillo, being the county seat of Potter County has an imposing courthouse of natural grey sandstone, representing an outlay of \$100,000.

On the Court House square there is the county jail, a very ornamental structure, which we are proud to say houses very few inmates.

Amarillo is the seat of the Court of Civil Appeals of the Seventh District, embracing forty-eight counties.

Well to Avoid Loquacity. The wise man knows just when to talk and when to be quiet. Many kinds of businesses are out of reach of the man who talks too much.

A certain agent for a corporation was sent out a few years ago to get options on several tracts of land. He got along swimmingly until an inquisitive old chap got after him.

The old fellow was something of a psychologist and at once began to pour flattery upon the victim. The fellow couldn't stand it.

He just had to have his say and began telling the shrewd old fellow about himself and his importance. Against his better judgment he talked too much.

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